

# EXHIBIT

4



## FEDERAL BUREAU OF INVESTIGATION

Date of entry 02/10/2014

MIYE CHON, a/k/a KAREN CHON, date of birth [REDACTED] 1980, social security number [REDACTED] 8163, residence address 11 3rd Street, Englewood Cliffs, New Jersey, was interviewed outside of her residence on Tuesday, February 7, 2014. Initially, CHON opened the front door holding an infant child in her arms. When SA Joel DeCapua and SA Nathan Kim identified themselves as law enforcement, CHON asked to speak to the interviewing agents in private away from her residence and family. The agents offered to speak to CHON in the privacy of the FBI vehicle, which was parked near the end of the driveway. CHON went back into the residence and came out a few moments later. CHON met with the agents inside the FBI vehicle. CHON sat in the front passenger seat. After being advised of the identities of the interviewing agents and the nature of the interview, CHON provided the following information:

MIYE CHON was born in South Korea. CHON entered the United States in the 1990's and graduated from LaGuardia High School in 1998. CHON attended some college but did not finish her degree. CHON became a naturalized U.S. citizen in and around 2003.

CHON is a native Korean speaker and is proficient in English. CHON stated that although she could speak and understand English well, she felt more comfortable if the interview was conducted in Korean. To facilitate the interview, SA Nathan Kim assisted by translating between Korean and English for both SA Joel DeCapua and MIYE CHON.

MIYE CHON first began working in the banking industry at LIBERTY BANK in and around 2001. She worked at a branch in New York, New York, as a teller. CHON worked in this capacity for approximately 2 to 3 years.

CHON started working at BANKASIANA in and around 2007. She started as a customer service representative. Later, CHON became the operations officer, which was the position she held when she was laid off. As an operations officer, CHON was involved in opening accounts, working as a teller, and had some managerial responsibilities. CHON was laid off in and around October 2013 when WILSHIRE BANK acquired BANKASIANA.

CHON's direct supervisor was TAE-GYU SUH (phonetic). SUH was the

Investigation on 02/04/2014 at Englewood Cliffs, New Jersey, United States (In Person)

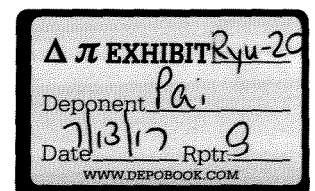
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by KIM NATHAN D

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Exhibit 1 D 000005



FD-302a (Rev. 05-08-10)

290-NK-4244064

Continuation of FD-302 of Interview of MIYE CHON, a/k/a KAREN CHON . On 02/04/2014 . Page 2 of 5

branch manager of the Fort Lee branch of BANKASIANA.

After leaving BANKASIANA, MIYE CHON worked as a branch manager of the BNB HANA BANK branch in Palisades Park. However, she left BNB HANA BANK after only one week.

When informed that the FBI was investigating allegations that MIYE CHON was working with other bank employees to steal money from BANKASIANA, CHON immediately admitted that she had acted alone. CHON stated that she had been stealing money from the bank for approximately 2 to 3 years.

CHON manipulated the bank's computer system to conduct internal transactions. She used her own username and password to make changes to the system. Specifically, CHON changed the status of funds held in Certificate of Deposit (CD) accounts to a "cash-out" status. Then, she would take cash from the bank vault based on the amount she transferred out of the CD account(s).

When CHON needed money, she conducted a "CD to cash-out" transaction. Normally, CHON was not supposed to cash out any money from a CD account before maturity, but she was able to make this transaction on the computer system without any special approvals or overrides.

Although the vault was a "dual control" facility by policy, it was not always feasible to have two people enter the vault at all times. She and other employees often accessed the vault alone. Since the branch was very small, they often did not have enough employees to witness the vault transactions and handle customers at the same time. Even if CHON took cash out of the vault in the presence of another employee, the employee would assume that CHON was taking out money for her teller drawer. In other words, CHON did not have to be alone in the vault to steal the money.

On many occasions, CHON took cash out of the vault in the morning while collecting funds for her teller drawer. CHON intermingled the cash she was stealing from the CD account(s) with the cash she was taking out of the vault for the work day.

When and if any of the CD accounts were nearing maturity, CHON conducted a "CD to CD" transaction. The purpose of this transaction was to make funds available for a customer whose CD account was close to maturation. The last "CD to CD" transaction that CHON ever conducted was in and around October 2013 - shortly before she left the bank.

With the CD accounts, CHON never changed the customers' annual 1099 forms. The 1099 forms were automatically generated by the system. To date, none of the CDs matured, so interest earnings have not been an issue

Exhibit 1 D 000006

FD-302a (Rev. 05-08-10)

290-NK-4244064

Continuation of FD-302 of Interview of MIYE CHON, a/k/a KAREN CHON . On 02/04/2014 . Page 3 of 5

for CHON.

When customers came to the branch to renew their CDs each year, CHON printed out annual certificates to show the account balances. CHON simply input the values onto the certificates and printed them out for the customers. She did this without actually moving any equities around.

MIYE CHON never stole any money directly from the customers' deposits. Furthermore, CHON never gave out false deposit certificates to customers in order to simply pocket the cash.

Often times, CHON took the cash from the CD account(s) and deposited the funds directly into her husband's business account with BANKASIANA during her regular work hours. This was more convenient for her than carrying the cash out of the bank.

Near the end of January 2014, MIYE CHON directly told IRENE LEE that 2 CD accounts would come up short. MIYE CHON then admitted to IRENE LEE that CHON had been cashing money out of the customers' CD accounts.

In total, CHON personally manipulated and stole money from approximately 5 CD accounts during the course of her employment at BANKASIANA. While 3 of the CD accounts she used would not come up short, CHON was unable to cover up her actions for the 2 other CD accounts.

MIYE CHON stole money from the bank because she needed money. In the beginning, she only took out small amounts and fully intended to pay the money back before anyone noticed. However, as time went on, CHON fell deeper and deeper into the scheme. When bank auditors recently interviewed CHON and told her that she had stolen over \$1 million, CHON was shocked and could not believe that she had taken so much money.

CHON knew what she did was wrong and felt extremely bad.

CHON stole money from the CD accounts to help out her husband's struggling businesses. During the time period in which she took money from the bank, her husband owned and operated U.B. PIZZA AND BAGEL and MAYWOOD BAGEL, which were both located in West New York, New Jersey. U.B. PIZZA AND BAGEL closed about 2 to 3 years ago.

CHON did not spend the stolen money for her own personal expenses. Almost all of the money was used to supplement her husband's business. Her husband did not know about her stealing the money from the bank because CHON managed the family's accounts. Furthermore, because CHON was

Exhibit 1 D 000007

FD-302a (Rev. 05-08-10)

290-NK-4244064

Continuation of FD-302 of Interview of MIYE CHON, a/k/a KAREN CHON . On 02/04/2014 . Page 4 of 5

involved in various "geh don" groups [note: loosely translated as revolving money pools entered into by a group of Koreans], her husband assumed she was depositing money when it was her turn to receive the group funds.

CHON and/or her husband had a \$160,000 business loan with BANKASIANA for the "MAYWOOD BAGEL" business. This loan was paid off in and around October 2013. Paying off the loan was one of the conditions of her termination when WILSHIRE BANK took over BANKASIANA. At the time, the remaining balance on this loan was approximately \$80,000. About \$30,000 of this final pay-off payment was funded by money that CHON had stolen from the CD accounts at BANKASIANA.

At the present, CHON did not have any of the stolen money left. She did not keep track of exactly how much she took, but was aware, based on her recent interviews with bank auditors, that she had taken more than \$1 million. No one in her family knew that she had been stealing money from the bank. No one else at BANKASIANA knew that she was stealing money from the bank while she was doing it.

IRENE LEE became aware of CHON's actions through recent interviews. IRENE LEE did not know at the time CHON was taking money from the CD accounts.

JAMES RYU was not involved in the scheme to steal money from the CD accounts. CHON last met with JAMES RYU on or about Thursday, January 30, 2014. CHON and RYU met at the ENGLEWOOD DINER. CHON apologized to JAMES RYU for all the trouble he was experiencing with WILSHIRE BANK. CHON admitted to RYU that CHON had lied to bank auditors about RYU being involved in the scheme to take money from the CD accounts. CHON told RYU that CHON was going to tell the truth and clear RYU of wrongdoing.

RYU did not threaten CHON in any way. During this meeting, RYU laughed at the situation in disbelief. RYU appeared to be shocked.

CHON lied about JAMES RYU's involvement because the bank auditors suggested to CHON that RYU was involved. The auditors seemed to suspect RYU from the beginning. They did not believe that CHON accomplished the scheme by herself. CHON agreed with the auditors that JAMES RYU was involved.

CHON was not friends with JAMES RYU. Their relationship was strictly professional. As the Chief Operations Officer (COO), RYU was CHON's boss. CHON did not see RYU on a daily basis because RYU worked from the Palisades Park location while CHON worked at the Fort Lee branch.

CHON has a personal checking account with CHASE BANK. She is the sole

Exhibit 1 D 000008

FD-302a (Rev. 05-08-10)

290-NK-4244064

Continuation of FD-302 of Interview of MIYE CHON, a/k/a KAREN CHON . On 02/04/2014 . Page 5 of 5

account holder on this account. CHON also maintains a personal savings account at SHINHAN AMERICA BANK. She is also the sole account holder for this account.

CHON and/or her family rent the house located at 11 3rd Street, Englewood Cliffs, New Jersey. CHON's white BMW, which was parked in the driveway of the residence, was a leased vehicle. She paid \$590 per month to lease this car. The white Mercedes Benz in the driveway belonged to visiting family member(s).

CHON's husband currently owns and operates CAFE CLAIR, a bagel shop in Montclair, New Jersey. This is the only business that CHON's husband owns at the present. He has had this business for about 1 year now and it is doing okay. CHON hopes to repay the money she stole through the income generated by this bagel shop.

CHON's husband previously had another bagel shop in Long Island, New York. That business is now owned by CHON's older sibling-in-law.

CHON has two children. Her older child is 7 years old. Her second child is 3 months old.

CHON has not visited South Korea in over 10 years. She does not possess a South Korean passport. She only has a U.S. passport since she was naturalized.

At the end of the interview, CHON agreed to surrender her U.S. passport to the FBI. She went back into her residence and returned to the FBI vehicle with her passport. The interviewing agents provided her with a receipt for property after receiving the passport.

Exhibit 1 D 000009